

Information to identify the case:

Debtor 1:	Phillip Bret Campbell	Social Security number or ITIN:	xxx-xx-7321
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Northern District of Mississippi	Date case filed in chapter:	13 5/28/25
Case number:	25-11685-SDM	Date case converted to chapter:	7 7/7/25

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Phillip Bret Campbell	
2. All other names used in the last 8 years		
3. Address	1214 Waverly Ave Cleveland, MS 38732	
4. Debtor's attorney Name and address	Thomas C. Rollins Jr. The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533
5. Bankruptcy trustee Name and address	Jeffrey A. Levingston P.O. Box 1327 Cleveland, MS 38732	Contact phone 662-843-2791

For more information, see page 2 >

Debtor **Phillip Bret Campbell**

Case number **25-11685-SDM**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Cochran U.S. Bankruptcy Courthouse 703 Highway 145 North Aberdeen, MS 39730	Hours open: 8:00 a.m. – 5:00 p.m., Monday through Friday Contact phone 662-369-2596 Date: 7/23/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 29, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting, Go to Zoom.us/join, Enter Meeting ID 716 630 6326, and Passcode 0927170336, OR call (662) 367-4366 For additional meeting information go to www.justice.gov/ust/moc
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/28/25 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 9/15/25 Deadline for governmental units to file a proof of claim: Filing deadline: 1/5/26 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Phillip Bret Campbell
Debtor

Case No. 25-11685-SDM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0537-1
Date Rcvd: Jul 23, 2025

User: autodocke
Form ID: 309B

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2025:

Recip ID	Recipient Name and Address
db	+ Phillip Bret Campbell, 1214 Waverly Ave, Cleveland, MS 38732-4139
4552932	+ Cleveland State Bank, PO Box 1000, 110 Commerce Ave, Cleveland, MS 38732-2736
4560553	+ Cleveland State Bank, c/o Arnulfo U. Luciano, Jacks Griffith Luciano, P.A., P.O. Box 1209, Cleveland, MS 38732-1209
4552931	+ Cleveland State Bank, 110 Commerce Ave, Cleveland, MS 38732-2736
4552933	+ Creditors Relief, 333 Sylvan Ave, Suite 105, Englewood Cliffs, NJ 07632-2705
4552934	+ Drbank/upst, P.o. Box 1503, San Carlos, CA 94070-7503
4552935	++ ECSI FEDERAL PERKINS LOAN SERVICER, ATTN DEPARTMENT OF EDUCATION, 1200 CHERRINGTON PARKWAY, SUITE 200, MOON TWP PA 15108-4354 address filed with court:, ECSI, Attn Bankruptcy, 1200 Cherrington Pkwy, Ste 200, Coraopolis, PA 15108
4552940	+ Lift Fund, 2014 S Hackberry, San Antonio, TX 78210-3541
4552941	+ Mallory Campbell, 1214 Waverly Ave, Cleveland, MS 38732-4139
4552945	+ North Mill Equipment Fi, PO Box 77840, Springfield, OH 45501-7840
4552951	+ TopMark Funding, LLC, 516 Gibson Dr., Suite 160, Roseville, CA 95678-5792
4552953	United First, 299 NE 191st Street, Miami, FL 33180

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jul 23 2025 23:50:00	Thomas C. Rollins, Jr., The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	^ MEBN	Jul 23 2025 23:30:21	Jeffrey A. Levingston, P.O. Box 1327, Cleveland, MS 38732-1327
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Jul 23 2025 23:50:00	U. S. Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
4552923	Email/Text: bankruptcy@amuref.com	Jul 23 2025 23:51:00	AMUR, PO Box 911685, Denver, CO 80291-1685
4561068	Email/PDF: resurgentbknofications@resurgent.com	Jul 24 2025 00:04:37	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4562711	+ EDI: AISACG.COM	Jul 24 2025 03:29:00	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4552921	+ EDI: GMACFS.COM	Jul 24 2025 03:29:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
4552922	+ Email/PDF: bncnotices@becket-lee.com	Jul 24 2025 00:25:21	American Express, P.O. Box 981537, El Paso, TX 79998-1537
4552924	Email/Text: bankruptcies.notifications@bcu.org	Jul 23 2025 23:50:00	BCU, Attn: Bankruptcy, 340 N Milwaukee Ave, Vernon Hills, IL 60061
4552926	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 24 2025 00:04:20	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912

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4552929	+ Email/Text: jpaige@cfgms.com	Jul 23 2025 23:50:00	CFG Merchant Solutions, 180 Maiden Lane, Floor 15, New York, NY 10038-5150
4552930	+ EDI: CRFRSTNA.COM	Jul 24 2025 03:29:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
4556964	EDI: CRFRSTNA.COM	Jul 24 2025 03:29:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
4552927	+ EDI: CAPITALONE.COM	Jul 24 2025 03:29:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4552928	+ EDI: CAPITALONE.COM	Jul 24 2025 03:29:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
4563255	EDI: CAPITALONE.COM	Jul 24 2025 03:29:00	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
4552936	+ EDI: PHINGENESIS	Jul 24 2025 03:29:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
4552937	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 23 2025 23:50:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
4568762	+ Email/Text: bankruptcy@towerloan.com	Jul 23 2025 23:50:00	Gulfco of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4552939	+ Email/Text: ebone.woods@usdoj.gov	Jul 23 2025 23:50:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4552938	EDI: IRS.COM	Jul 24 2025 03:29:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
4571294	EDI: JEFFERSONCAP.COM	Jul 24 2025 03:29:00	Jefferson Capital Systems, LLC, PO BOX 7999, SAINT CLOUD, MN 56302-9617
4552942	+ Email/Text: bankruptcy@marinerfinance.com	Jul 23 2025 23:50:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
4553005	EDI: MSDOR	Jul 24 2025 03:29:00	Mississippi Department of Revenue, Bankruptcy Section, Post Office Box 22808, Jackson MS 39225-2808
4552943	+ EDI: MAXMSAIDV	Jul 24 2025 03:29:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
4555966	+ Email/Text: netcreditbnc@enova.com	Jul 23 2025 23:51:51	NetCredit, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948
4552944	+ Email/Text: netcreditbnc@enova.com	Jul 23 2025 23:51:51	Netcredit, Attn: Bankruptcy Dept, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
4552946	+ EDI: AGFINANCE.COM	Jul 24 2025 03:29:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
4561146	+ EDI: AGFINANCE.COM	Jul 24 2025 03:29:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
4552947	+ Email/Text: BKMAIL@planethomelending.com	Jul 23 2025 23:50:00	Planet Home Lending, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
4558780	EDI: Q3G.COM	Jul 24 2025 03:29:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
4558942	Email/PDF: resurgentbknofications@resurgent.com	Jul 24 2025 00:24:02	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4555588	Email/Text: legalservices12@snaponcredit.com	Jul 23 2025 23:50:00	Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
4552948	^ MEBN	Jul 23 2025 23:30:17	Snap-on Credit, Attn: Bankruptcy, 2801 80th Street, Kenosha, WI 53143-5656

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4552949	+ EDI: SYNC	Jul 24 2025 03:29:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4552950	+ EDI: SYNC	Jul 24 2025 03:29:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
4552952	Email/Text: bankruptcy@towerloan.com	Jul 23 2025 23:50:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
4553006	+ Email/Text: USAMSN.Bankruptcy@usdoj.gov	Jul 23 2025 23:50:00	U. S. Attorney, Northern District of Mississippi, 900 Jefferson Avenue, Oxford MS 38655-3608
4552954	^ MEBN	Jul 23 2025 23:29:53	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4558191	Email/Text: EDBKNotices@ecmc.org	Jul 23 2025 23:50:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
4552955	+ EDI: USAA.COM	Jul 24 2025 03:29:00	USAA Federal, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
4555460	+ Email/Text: RASEBN@raslg.com	Jul 23 2025 23:50:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4555184	^ MEBN	Jul 23 2025 23:30:03	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
4552956	+ Email/Text: vfs.bnc.us@volvo.com	Jul 23 2025 23:50:00	Volvo Financial Servic, PO Box 7247-0236, Philadelphia, PA 19170-0001

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4552925	*P++	BAXTER CREDIT UNION, COLLECTION DEPARTMENT, PO BOX 8133, VERNON HILLS IL 60061-8133, address filed with court:, BCU, Attn: Bankruptcy, 340 N. Milwaukee Avenue, Vernon Hills, IL 60061

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2025 at the address(es) listed below:

Name	Email Address
Arnulfo U. Luciano	on behalf of Creditor Cleveland State Bank aluciano@jlpalaw.com mhankins@jlpalaw.com

District/off: 0537-1

User: autodocke

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Jeffrey A. Levingston

jleving@bellsouth.net MS01@ECFCBIS.com

Thomas C. Rollins, Jr.

on behalf of Debtor Phillip Bret Campbell trollins@therollinsfirm.com
jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol
lins@jubileebk.net;trollins.therollinsfirm.com@recap.email

U. S. Trustee

USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 4